



***Maqashid Al-Sharia* Analysis on Online Gambling: *Hifdzul Mal* Threats and Youth Economy in the Digital Era**

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Article Info	Abstract
Article history: Received March 10, 2026 Revised April 13, 2026 Accepted June 27, 2026 Available online August 15, 2026 *Corresponding author email: i000230051@student.ums.ac.id Keywords: Hifz Al-Mal, Maqashid Al-Shariah, Normative Legal Research, Online Gambling, Younger Generation	Introduction/Main Objectives: This study examines online gambling from the perspective of <i>maqashid al-shariah</i>, focusing on its threats to <i>hifz al-mal</i> and economic protection for youth. Research Methods: A prescriptive normative legal method was used through statutory, conceptual, and case approaches, with data analysed using legal reasoning and deductive logic. Finding/Results: Online gambling threatens <i>hifz al-mal</i> through digital debt cycles, weakened family resilience, and youth vulnerability. The study reconceptualises <i>hifz al-mal</i> as an active framework for cyber-economic behaviour and links it with productive sharia instruments such as <i>mudharabah muqayyadah</i>. Conclusion: A <i>maqashid</i>-oriented digital governance framework is needed to strengthen youth economic protection and address gaps in Indonesia's digital financial norms.
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INTRODUCTION

Advances in digital technology have transformed various aspects of human life, including the economic and social sectors and consumer behavior. Digitalization has also accelerated the flow of information, driven innovation in the financial services sector, and expanded access to a range of online economic activities. However, these advances have also given rise to a range of more complex negative phenomena, one of which is the rapid increase in online gambling, which has become more widespread, flexible, and difficult to control. This phenomenon is not merely a matter of moral and legal concerns but also poses a significant threat to the economic stability of individuals, families, and society at large. In Indonesia, the rapid growth in the number of internet users has created a digital ecosystem that facilitates the proliferation of various forms of illegal activities, such as online gambling. A report by the Indonesian Internet Service Providers Association indicates that high internet penetration can provide the public with easier access to various digital platforms without strict geographical restrictions.

This situation is becoming increasingly concerning, as findings from the Financial Transaction Reporting and Analysis Center indicate a significant increase in suspicious financial transactions related to online gambling activities. On the other hand, the Ministry of Communication and Information Technology continuously blocks thousands of online gambling sites; however, these efforts are ineffective due to the rapid emergence of new sites and increasingly advanced technology, making them difficult to control. This impasse indicates fundamental weaknesses in national positive law instruments, such as the Criminal Code (KUHP) and the Electronic Information and Transactions Law (ITE Law), whose provisions tend to be rigid and focus solely on proving formal offenses. The government's massive blocking of websites proves that the current repressive, formal-legal approach has reached a normative deadlock due to the highly anonymous, fluid, and cross-border nature of cyberspace, thus failing to address the root causes of substantive protection for society's economic resilience.

The phenomenon of online gambling becomes an increasingly complex issue when considered in relation to the Theory of Economic Behavior and the Vulnerability of Youth as active users of digital technology. On the one hand, the younger generation can adapt quickly to technology; on the other hand, they are far more vulnerable to digital financial exploitation and manipulation due to their limited financial literacy and self-control. Research shows that the involvement of college students and teenagers in online gambling is driven by ease of access, peer influence, and a strong desire to obtain instant profits without considering the legal consequences and long-term psychological impacts (Supardi et al., 2024). This vulnerability is exacerbated when online gambling is integrated with access to illegal online loans (pinjol), which trap young people in a “cyber debt cycle” (Ismail & Mulup, 2026; Solehudin, 2025). This situation demonstrates that young people’s involvement is not merely an individual issue but rather a systemic failure to protect the economic behavior of the working-age population from rampant

“doom spending” and speculative behavior in the digital space (Arifin & Susamto, 2025; Ubaidillah et al., 2026).

The economic and social impacts of online gambling are far-reaching and complex. Various studies indicate that significant financial losses will occur, including debt, bankruptcy, and the loss of productive assets, caused by the prevalence of gambling. (Marko et al., 2023). The impact is felt not only by the gamblers themselves but also by their families and social circles through economic strain and relationship conflicts resulting from gambling behavior. (Kauppila et al., 2026). Furthermore, online gambling also leads to significant economic inequality. It perpetuates a cycle of poverty that is difficult to break, particularly for young people who have not yet achieved economic stability. In analyzing this phenomenon, this study employs Abu Ishaq al-Shatibi's *Maqashid al-Shariah* theory as its primary analytical framework. Al-Shatibi's thought asserts that Islamic *Sharia* was revealed with the primary purpose of realizing public welfare (*jalb al-manafi'*) and preventing all forms of harm (*dar' al-mafasid*) in human life. (Fahmi & Firdaus, 2024). From this perspective, any digital economic activity that disrupts the social order and triggers a massive financial crisis constitutes a form of harm (*mafsadah*) that must be prevented through responsive legal measures.

This *Maqashid al-Shariah* framework is explicitly supported by the Theory of Property Protection (*Hifz al-Mal*) and by the prohibitions of *Maisir*, *Gharar*, and *Riba*. Doctrinally, online gambling is a contemporary variation of *maisir* (pure speculation), which is strictly prohibited as stated in the Qur'an, Surah *Al-Ma'idah*, verses 90–91. This activity contains elements of *gharar* (extreme uncertainty) that trigger the unlawful circulation of money (*akl amwal al-nas bi al-batil*) without generating productive added value (Aurlina et al., 2025; Fahroni & Isman, 2023; Kadafi, 2026). In the context of the modern economy, the concept of *hifz al-mal* is no longer viewed merely as an instrument for protecting static material assets but is actively interpreted to encompass the protection of public financial stability, the prevention of exploitative practices, and the fostering of healthy cybereconomic behavior (Inuwa et al., 2025; Mansur et al., 2024; Zailani et al., 2022). Therefore, *hifz al-mal* is urgently needed to analyze how online gambling undermines quality of life and exacerbates economic pressures on society. (Anisa, 2024; Arliani et al., 2025; Himmah & Rizkillah, 2025).

Although numerous studies have been conducted, previous research still has limitations because most address only specific aspects and do not provide a comprehensive analysis. For example, Salman et al. (2025) focus more on Islamic family law, while Rahmaniar (2025) and Karmilasari (2025) examine the issue from the perspectives of criminology and Islamic criminal law. On the other hand, Patodongi (2025) attempts to integrate legal, technological, and public policy aspects but has not yet linked them in depth to the *maqashid sharia* framework, particularly in the context of property protection.

A fundamental limitation in current legal scholarship is the absence of a doctrinal analysis that specifically examines the disconnect between positive cyber regulations and the ethical-

religious boundaries of *hifz al-mal* in safeguarding the economic resilience of the younger generation. Most studies of positive law still treat online gambling merely as a formal criminal offense in the realm of cybercrime. This normative inadequacy creates a legal vacuum (a void of norms), where positive law has yet to reach manipulative cyber ecosystems that exploit the financial stability of the productive age group. Therefore, a normative-prescriptive legal study is needed that positions the *maqashid syariah* principle as a material analytical tool to reconstruct a comprehensive digital economic protection policy.

Given these limitations, this study makes an important contribution to research on Islamic economic law. First, this study compiles and analyzes relevant legal materials, doctrines, and scholarly studies to construct a legal argument on online gambling from the perspective of the *maqashid al-sharia*. Second, this study offers a more comprehensive and contextual analysis by explicitly positioning online gambling practices as a threat to *hifz al-mal* within the Islamic framework of asset protection. Third, this study emphasizes the urgency of protecting the economic well-being of the younger generation in the digital age, as they are the group most vulnerable to economic risks stemming from technological advancements and increasingly widespread digital access. Fourth, this study integrates a normative approach by analyzing legislation, *Sharia principles*, and contemporary case developments to produce a more systematic, applicable, and adaptive conceptual framework for formulating an economic protection model based on the *maqashid of Sharia*.

The complexity and dynamic nature of the challenges facing the digital economy make this research increasingly urgent. *Maqasid al-Sharia*, or Islamic principles, can serve as a theologically and practically significant normative framework for formulating social protection plans and public policies. According to Munir (2025). *Maqasid al-sharia* can serve as a foundation for strengthening Islamic economic law in ways that are responsive to contemporary developments. Thus, research that integrates the phenomena of the digital economy with *maqasid al-sharia* is crucial for generating long-term solutions. This study has two main focuses. First, it aims to analyze online gambling from the perspective of *maqashid al-sharia*, particularly the concept of *hifz al-mal* (protection of wealth), to assess the extent to which online gambling practices threaten the *sharia* objectives of safeguarding wealth, economic stability, and the public interest. This analysis focuses on the impact of online gambling on the financial behavior, social conditions, and economic resilience of the younger generation in the digital age, which is increasingly vulnerable to various forms of technology-based economic exploitation.

Second, this study aims to examine and formulate a framework for the economic protection of the younger generation, grounded in the principles of *maqashid al-sharia*, using a normative legal approach. Through an analysis of Islamic legal norms, positive regulations, and relevant legal doctrines, this study seeks to identify legal gaps, regulatory weaknesses, and the need for policy reinforcement to address online gambling. This study is expected to enrich contemporary research on *Sharia* economic law and provide a conceptual foundation for

developing adaptive policies, financial literacy education, and models of economic protection for the younger generation that align with *Sharia* values in the digital age. The use of the normative legal method in this study is urgently needed to generate prescriptive arguments that address uncertainties and gaps in cyber law norms through a comprehensive methodological reconstruction. (Indraswara, 2025). Through in-depth conceptual analysis and doctrinal interpretation, this qualitative normative approach is positioned as a crucial scientific strategy to reinvigorate the legal studies perspective in responding to financial technology disruption in an applied manner. (Sukmawan & Damayanti, 2025).

METHOD

This study employs a normative legal research approach (doctrinal legal research) with prescriptive and applied characteristics to analyze the alignment of Islamic legal norms and the principles of *maqashid al-sharia* with the phenomenon of online gambling as a real threat to *hifz al-mal* and the urgency of protecting the economic well-being of the younger generation in the digital age. This method views law as a system of norms (law in books) that is dissected through legal principles, rules, doctrines, and concepts to identify sound arguments. (Nurhayati et al., 2021; Sukmawan & Damayanti, 2025). The legal approaches applied include the statutory approach to examine regulations on online gambling, such as the Criminal Code (KUHP) and the Information and Electronic Transactions Law (UU ITE); the conceptual approach to analyze the theory of *maqashid syariah*, particularly the concept of *hifz al-mal* in fiqh literature; and the case approach to examine reality through court rulings, financial transaction reports from the Financial Transaction Reports and Analysis Center (PPATK), and data on online gambling sites from the Indonesian Ministry of Communication and Information Technology.

The data sources for this study rely entirely on authoritative legal materials collected through library research. These legal materials are classified into primary legal materials comprising the sacred texts of the Qur'an and Hadith, as well as state positive regulations, secondary legal materials comprising legal academic journals and Islamic economics textbooks from the contemporary period of 2021–2026, to ensure the study's relevance, and tertiary legal materials comprising legal dictionaries and Islamic encyclopedias. The data collection and organization tools utilize a legal materials analysis matrix specifically designed to classify legal norms, doctrines, and arguments based on the research theme in a systematic manner through five logical stages: identification of digital finance legal issues, inventory of legal materials, classification of legal materials, qualitative-normative analysis, and drawing of prescriptive conclusions.

The data analysis technique employs qualitative methods applied to all legal materials, using the analytical tools of legal interpretation, legal reasoning, and deductive reasoning to address the research questions. The analysis is conducted in depth by examining the discrepancies between the text of positive law (vague norms) and the ideal norms of *Sharia* in

responding to the realities of the digital economy. Through this normative legal method, the study not only identifies legal gaps in cyberspace but also offers a prescriptive conceptual formulation: strengthening maqashid-oriented digital economic protection, thereby making a significant theoretical and practical contribution to the development of contemporary *Sharia* economic law.

RESULT AND DISCUSSION

An Analysis of the Phenomenon of Online Gambling from the Perspective of the *Maqashid al-Sharia* and Its Threat to *Hifz al-Mal*

The development of digital technology over the past decade has significantly transformed various aspects of people's lives, including communication patterns, consumption behavior, economic transactions, and social interactions. This transformation has made various human activities more convenient through the increasingly widespread and rapid use of the internet. The growth of the digital economy has brought significant benefits, including improved transaction efficiency, expanded access to information, and the expansion of various technology-based economic sectors. However, behind these benefits, the development of digital technology has also given rise to new challenges in the form of increased technology-based illegal activities, one of which is online gambling.

The increase in internet penetration in Indonesia is one of the factors accelerating changes in society's digital ecosystem. Data from the Indonesian Internet Service Providers Association (APJII) indicate that the number of internet users in Indonesia has exceeded 221 million, with a penetration rate approaching 80% of the national population. High internet penetration indicates that society is becoming increasingly integrated into an open digital space without geographical boundaries. On one hand, this situation drives the growth of the digital economy; on the other hand, it also expands public access to various potentially harmful activities, including online gambling.

The phenomenon of online gambling has distinct characteristics compared to conventional gambling. Online gambling offers easy, flexible, and fast access, supported by digital transaction systems that allow users to engage in gambling activities anytime and from anywhere. Additionally, the use of digital identities and anonymous systems across various gambling platforms reduces the psychological and social barriers that previously existed in traditional gambling practices. This situation creates an environment that enables individuals to engage in gambling activities repeatedly.

Findings from the Financial Transaction Reporting and Analysis Center indicate an increase in suspicious financial transactions associated with online gambling. On the other hand, the government, through the Ministry of Communication and Information Technology, has been continuously blocking various digital gambling sites. Nevertheless, the dynamic evolution of technology has led to the continuous emergence of new sites with mechanisms that are

increasingly difficult to detect. This indicates that online gambling has evolved into a multidimensional challenge that encompasses not only legal violations but also economic, social, and ethical issues.

From an Islamic perspective, this phenomenon can be understood through the *maqashid al-sharia* approach, which places human welfare as the primary objective of Islamic law. One of the key elements of *maqashid al-sharia* is *hifz al-mal*, or the protection of property. The protection of property is not only understood in the context of safeguarding material possessions, but also encompasses the protection of the proper and productive ways of acquiring, managing, using, and distributing property. (Fahmi & Firdaus, 2024; Zailani et al., 2022). Through a conceptual approach and a review of secondary legal sources, the normative status of online gambling is unequivocally categorized as a form of contemporary *maisir*. Doctrinal studies indicate that online gambling activities are driven by speculative mechanisms that do not involve productive economic activities. Unlike the *sharia* trade or investment sectors, which create real economic value through the exchange of benefits, online gambling results in the unlawful (*bathil*) and exploitative transfer of wealth. The transformation of online gambling into a digital medium or gaming application does not alter its legal substance; the elements of uncertainty (*gharar*), high speculation, and economic exploitation remain the primary characteristics that are prohibited.

From the perspective of the principle of *hifz al-mal*, the destructive implications of online gambling have evolved into a pattern of systemic violations of property protection. Islamic legal constructs view wealth as an instrument of public interest whose sustainability must be safeguarded to meet basic needs and foster social welfare. When individuals become trapped within the online gambling ecosystem, the financial losses they incur are no longer merely short-term; instead, they transform into mounting debt burdens, the loss of productive assets, and ultimately trigger internal family conflicts and profound psychological vulnerability. The principle of *hifz al-mal* in Islamic economic law requires preventing and managing all digital economic activities that undermine the community's financial stability and families' economic resilience. (Ubaidillah et al., 2026). Therefore, the absence of robust protection in the digital space leads to the accumulation of harms that undermine society's economic distributive justice.

This normative study finds that most existing frameworks of positive law treat online gambling merely as a matter of conventional cybercrime enforcement or as a formal violation. This approach has not addressed the root of the problem: how digital gambling poses a systemic threat that undermines public economic welfare (*maslahah ammah*). The novelty of this analysis lies in the methodological reconstruction of law through the integration of conceptual and case-based approaches to dissect online gambling within the framework of *maqashid syariah* in the era of the digital economy. (Indraswara, 2025). The use of this secondary legal material is analyzed qualitatively and normatively in a prescriptive manner, thereby providing a theoretical contribution by strengthening the relevance of the principle of *hifz al-mal* in mitigating modern

cyber-financial risks, as well as a practical contribution by formulating a more substantive foundation for economic protection policies. (Sukmawan & Damayanti, 2025).

The Urgency of Economic Protection for the Younger Generation in the Digital Age Based on the *Maqashid al-Sharia*

The development of the digital economy has brought about fundamental changes in the lifestyles of modern society, particularly among the younger generation, who are the most active users of digital technology. Digital transformation not only changes how people obtain information and interact socially but also influences economic behavior, consumption patterns, and how individuals manage their financial resources. Technological advancements provide significant benefits through increased efficiency, accessibility, and economic connectivity. However, these developments also present new and complex challenges, including increased risks of digital technology being misused for harmful economic activities.

Through a normative analysis of secondary legal materials and cybercrime case data, a strong legal argument has been established regarding the vulnerability of young people as legal subjects in the digital age. The high intensity of internet use, easy access to technology, and massive exposure to social media algorithms place young people at a very high risk of exploitation through online gambling. This phenomenon is further complicated by the fact that gambling platforms are packaged to resemble entertainment, digital games, or even narratives of instant investment. The psychological characteristics of the younger generation, who are in a transitional phase of adulthood marked by a tendency to explore new behaviors and a focus on quick gains, make them particularly susceptible to the normalization of such speculative activities.

Based on deductive legal reasoning grounded in the principles of *maqashid al-sharia*, economic protection for the younger generation has absolute theological and practical urgency. The concept of *hifz al-mal* developed by Abu Ishaq al-Shatibi emphasizes that wealth is the primary means of achieving human well-being; therefore, it must be managed responsibly to ensure survival. Low digital financial literacy, combined with a culture of impulsive online consumption, has the potential to trigger long-term economic ruin for youth. When the younger generation becomes trapped in a cycle of gambling, the normative damage no longer stops at *hifz al-mal* (loss of wealth and the trap of online debt), but extends to and threatens other pillars of *maqashid*, such as *hifz al-aql* due to severe psychological pressure, and *hifz al-nasl* due to the collapse of future family economic resilience (Ubaidillah et al., 2026).

The current normative landscape indicates a regulatory gap in Indonesia's digital finance regulations. Existing positive policies have proven inadequate in incorporating ethical and religious boundaries to protect vulnerable groups, such as children and adolescents, from the destructive traps of cyber capitalism. The prescriptive normative legal approach in this study emphasizes that formal-repressive law enforcement alone will never be sufficient to address the root causes of digital gambling; rather, it requires a comprehensive methodological reconstruction

of the law. (Indraswara, 2025). Effective legal formulation requires the reconstruction of *maqashid*-oriented digital governance that integrates strengthening positive regulations, a rigorous financial technology oversight system, and the enhancement of financial literacy grounded in *Sharia* values. This conceptual model, developed through deductive legal reasoning, fills a gap in the existing literature, which has tended to address online gambling separately from the framework of youth protection, thereby providing a blueprint for fair, transparent, and sustainable public policy in the digital age. (Sukmawan & Damayanti, 2025).

Based on a deductive analysis of the primary and secondary legal sources discussed in the first and second sections, this study demonstrates a conceptual alignment, indicating that online gambling is a multidimensional legal issue that threatens the core pillars of the *maqashid al-sharia*. A doctrinal review confirms the convergence of legal views that online gambling is a contemporary form of *maisir* that involves high speculation, uncertainty (*gharar*), and the unlawful transfer of assets (*bathil*), thus normatively contradicting the principle of *hifz al-mal*. (Anisa, 2024; Aurlina et al., 2025). In Islamic legal construction, the protection of wealth is not merely oriented toward the static aspect of material ownership but also encompasses the legality of the processes of acquiring, managing, and distributing economic resources in a fair, productive, and sustainable manner. (Inuwa et al., 2025; Zailani et al., 2022).

Although there is a normative consensus regarding the illegality of online gambling, various secondary legal sources indicate differing approaches regarding models for protecting the public economy. Some legal arguments emphasize strengthening criminal sanctions and restructuring positive regulations (such as harmonizing the Criminal Code and the ITE Law) as the primary instruments to curb the scope of digital gambling. (Harahap, 2025; Ridho & Bintarawati, 2025). Conversely, other doctrines of Islamic economic law propose a preventive-educational approach by enhancing digital literacy, financial ethics education, and strengthening the community's economic capacity as a more substantive and sustainable solution. (Faizah & Haris, 2025; Supardi et al., 2024; Suviani, 2025). This difference in emphasis indicates that the online gambling crisis cannot be resolved through a single-norm approach.

A prescriptive analysis of contemporary legal facts also reveals that the nature of the threat posed by online gambling to the stability of *hifz al-mal* has evolved through a complex fintech ecosystem. Financial losses no longer take the form of direct loss of material assets but have expanded into a destructive cycle of digital debt. Legal doctrine notes that the integration of online loans to fund gambling activities has created an economic dependency that exacerbates individuals' financial vulnerability (Solehudin, 2025). The socio-religious implications of this pattern directly contribute to a decline in household economic stability and violate the principle of distributive justice due to the loss of the community's economic productivity (Wijaya, 2024)

At the level of the younger generation as legal subjects, this normative urgency becomes even more apparent due to information asymmetry and weak legal protections in cyberspace. Arguments from the sociology of Islamic law suggest that the culture of instant gratification (doom

shopping) and impulsive consumption behavior among the younger generation have the potential to trigger a massive collapse of family economic resilience. (Arifin & Susanto, 2025). This perspective aligns with debt mitigation analyses that emphasize how low financial management skills among the younger generation create risks of long-term bankruptcy. (Ismail & Mulup, 2026). In the context of normative law, this reality imposes a legal obligation on the relevant authorities to intervene immediately in the digital space to mitigate broader damage.

Therefore, the development of the digital economy demands the reconstruction of legal policies that are adaptive, responsive, and oriented toward cyber welfare. A study on digital financial policy based on *maqashid syariah*, formulated by Naqiyyah and Apriantoro (2025) emphasizes that digital financial governance requires a hybrid framework that tightly integrates government regulations, technological oversight systems, and the internalization of *Sharia* ethical values to address modern financial risks comprehensively.

Overall, this synthesis of legal materials demonstrates that the economic protection of the younger generation in the digital age cannot rely solely on a formal-repressive approach. The theoretical framework of this normative legal research successfully integrates fragments of positive law studies, Islamic economic doctrine, and cyber protection into a cohesive body of substantive legal argumentation. (Indraswara, 2025; Sukmawan & Damayanti, 2025). Through this adaptive reconstruction of *hifz al-mal*, the study offers a *maqashid*-oriented digital governance model as a prescriptive solution to realize a digital ecosystem that is safe, fair, and beneficial for the future of the younger generation. (Ubaidillah et al., 2026).

The prescriptive analysis in this normative study indicates that online gambling has evolved into a new form of digital financial risk, triggering a multidimensional legal emergency. The existence of cyber gambling no longer merely causes limited individual financial losses but also gives rise to destructive implications that systematically undermine society's economic, social, psychological, and institutional order. This legal construction aligns with the theoretical foundation of *maqashid al-sharia* proposed by Al-Shatibi, that the primary purpose of establishing *sharia* law is to realize public interest while eliminating *harm (jalb al-masalih wa dar' al-mafasid)*. In today's digital economic landscape, the essence of *hifz al-mal* (protection of wealth) must not be reduced to merely protecting against the direct loss of real assets. Its scope of protection must be conceptually expanded to mitigate manipulative cyber ecosystems that actively encourage destructive speculative behavior and macro-financial instability (Fahmi & Firdaus, 2024). Thus, the deductive legal reasoning in this study successfully expands the scope of the classical doctrine of *hifz al-mal*, making it adaptive to the dynamics of contemporary muamalah in the digital era.

A doctrinal analysis of secondary legal sources confirms that online gambling is a modern manifestation of the offense of *maisir*, which involves elements of pure speculation, high uncertainty (*gharar*), and the unlawful transfer of property without involving legitimate productive economic activity. (Anisa, 2024; Aurlina et al., 2025). Normatively, the absence of real transactions that provide economic value has direct implications for the weakening of household

economic stability, through escalating financial pressure and a decline in community productivity. (Wijaya, 2024). This latent danger is further exacerbated by the convergence of online gambling and the illegal digital finance industry, where the use of online loans as gambling capital creates a cyber debt cycle that triggers structured bankruptcy. (Solehudin, 2025).

From an Islamic legal perspective, this exploitative reality clearly violates the fiqh principle of *la darar wa la dirar* (one must not cause *harm* to oneself nor to others), as it normalizes harmful cyber electronic games that cause massive public *harm*. (Fahroni & Isman, 2023). This normative interpretation demonstrates that threats to *hifz al-mal* (protection of wealth) directly undermine the other pillars of *maqashid*, namely, by violating *hifz al-aql* (protection of the mind) through psychological stress and addiction, and by undermining *hifz al-nasl* (protection of the family line) through the collapse of family economic stability.

The legal argument regarding the urgency of protecting young people is based on the fact that there is an asymmetry in protection in cyberspace, which makes them the group most vulnerable to exposure to online gambling. The dominance of digital technology and social media, coupled with inadequate Islamic financial literacy, traps Generation Z in the trap of instant gratification and impulsive consumption behaviors that threaten their financial future. (Arifin & Susanto, 2025). The risks of early bankruptcy and the burden of long-term debt increasingly threaten this productive age group due to inadequate cyber financial management. (Ismail & Mulup, 2026).

Under the principle of *lex specialis*, the legal status of children and adolescents in the national cyberspace is in a state of emergency due to the weakness of institutional protection mechanisms and technical oversight by law enforcement authorities, making regulatory intervention based on child rights protection necessary. (Wicaksono & Setiawati, 2024). The threat of online gambling is no longer limited to rigid conventional gambling platforms; rather, it has been manipulatively embedded into cyber gaming applications (online games), blurring the line between entertainment and illicit speculation to normalize a gambling mentality among the youth. (Kadafi, 2026).

Furthermore, this expansion of speculative offenses has spread to various commercial e-commerce platforms through shopping game features, such as manipulative prize draws that trigger unhealthy consumer behavior. An Islamic legal analysis of digital prize-draw models on online shopping platforms (such as Shopee) confirms that offers of instant, luck-based gains without real effort have a strong potential to constitute covert gambling if not strictly regulated in accordance with *Sharia* principles. (Najib Tohir Alhaddad & Yayuli, 2021). These doctrinal facts reinforce the normative legal premise in this study that digital transformation has disrupted the boundaries of *muamalah*, thereby demanding a comprehensive restructuring of economic protection laws for the younger generation.

Therefore, the prescriptive legal framework in this study emphasizes that a purely formal and repressive law enforcement approach will never be able to adapt to the complexity of digital

financial crimes. The reconstruction of the national Islamic economic legal system requires expanding strategies through integrated preventive and educational legal instruments. (Suviani, 2025). The concept of *maqashid*-oriented digital governance must be realized through the harmonization of written positive law, a technology-based financial intelligence oversight system, and the holistic internalization of *Sharia* ethical values. (Naqiyyah & Apriantoro, 2025). Furthermore, to redirect the younger generation's speculative behavior, national legal policies must strengthen a productive and secure digital investment ecosystem, including by optimizing *mudharabah muqayyadah*-based cooperation agreements that provide guarantees to protect the community's communal economic assets within the framework of *Sharia* economic law. (Saputro et al., 2025).

The theoretical implications of this normative legal analysis lie in the successful reconstruction of the classical concept of *hifz al-mal* from merely the protection of static physical assets into an active legal instrument that safeguards society's cybereconomic behavior. The conceptual arguments presented by Wicaksono and Setiawati (2024), Fahroni & Isman (2023), Kadafi (2026), and Najib Tohir Alhaddad Yayuli (2021) provide strong academic legitimacy for the assertion that threats to asset protection in the contemporary era stem from a technological ecosystem that normalizes financial exploitation and illicit speculation. Practically, this study makes a tangible contribution in the form of a public policy blueprint that integrates Islamic financial literacy, adaptive cyber regulations, and fintech oversight, all grounded in the public interest, to ensure the economic sustainability of the younger generation in the digital age.

CONCLUSION

This normative legal study successfully addresses its two primary objectives in a comprehensive manner: analyzing online gambling within the framework of the *maqashid al-sharia* and formulating a prescriptive legal framework for the economic protection of the younger generation in the digital age. Through legislative, conceptual, and case-based approaches, the analysis of legal materials in this study confirms the initial assumption that online gambling is not merely a violation of formal positive law or an individual moral deviation. This phenomenon has evolved into a new form of cyber emergency that gives rise to multidimensional financial risks, and deductive evidence confirms that its exploitative nature, uncertainty (*gharar*), and pure speculation constitute a contemporary mutation of the *maisir* offense, which is strictly prohibited under *Sharia*. Its destructive implications have been proven to systematically undermine the essence of *hifz al-mal* (the protection of wealth); it is no longer limited to the direct loss of an individual's physical assets, but has mutated through the financial technology ecosystem into the form of digital debt traps, dependence on illegal online loans, and a decline in economic productivity that massively cripples the financial resilience of productive families.

The scientific novelty of this study lies in a conceptual reconstruction that expands the scope of the classical doctrine of *hifz al-mal*, originally understood in a static sense as the

protection of material assets, into an adaptive legal concept that safeguards society's digital economic behavior against the manipulations of cybercapitalism. This normative study successfully debunks the simplistic old assumption that views gambling merely as an isolated moral issue, by legally demonstrating that the damage to *hifz al-mal* caused by online gambling among the younger generation has a destructive domino effect on other *maqashid*, namely harming *hifz al-aql* due to the psychological distress of cyber addiction and undermining *hifz al-nasl* by disrupting the continuity of future generations' well-being. Furthermore, this theoretical innovation is reinforced by the integration of a comparative-substantive legal approach, which emphasizes the need to redirect the younger generation's speculative behavior toward legitimate productive muamalah instruments, such as mudharabah muqayyadah-based investments, to safeguard society's communal economic rights in the cyber realm.

In practical terms, this study offers a significant blueprint for public policy formulation through the concept of maqashid-oriented digital governance, designed to address regulatory gaps in national digital finance regulations. This conceptual benefit offers a hybrid legal protection system that integrates strengthening positive cyber law (statute-based approach), a strict financial technology oversight system, and the internalization of ethical-*Sharia* values through digital financial literacy education. The resulting prescriptive legal framework is expected to serve as a foundation for regulatory authorities, religious institutions, and educational institutions in formulating policy models that rely not only on repressive post-crime law enforcement but also on holistic preventive legal protection to ensure the sustainability and welfare of Indonesia's youth in the digital economic ecosystem.

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